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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Robert	
	First name	First name
Write the name that is on your government-issued	E	
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Gant Last name	Last name
	Last Hame	Last Harrie
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	Last Hame	Last Harrie
	First name	First name
	Middle name	Middle name
	Testeres	- Indiana
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX0486	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number (ITIN)		

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D	ebtor 1 Robert First Name	E Gant Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		11123 S King Dr Number Street	Number Street
		Chicago Illinois 60628 City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Deb	otor 1 Robert	E	Gant		Case number (if known	own)		
	First Name	Middle Nam	ie Last Name					
Par	Tell the Court Abo	ut Your Bankrup	tcy Case					
I	The chapter of the Bankruptcy Code you are choosing to file under		brief description of each, s B2010)). Also, go to the to				ndividuals Filing for	
	How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local cour more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with ca cashier's check, or money order If your attorney is submitting your payment on your behalf, your attorney pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By liqudge may, but is not required to, waive your fee, and may do so only if your income is less than 150% the official poverty line that applies to your family size and you are unable to pay the fee in installment you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Off Form 103B) and file it with your petition. 						
ı	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	Northern District of Illinois Northern District of Illinois	When When When	8/5/2014 MM / DD / YYYY 1/19/2016 MM / DD / YYYY	Case number Case number Case number	14-bk-28750 16-bk-01488	
(! 1 !	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known	
	Do you rent your residence?	✓ No.	e 12. r landlord obtained an evic Go to line 12. Fill out <i>Initial Statement Ab</i> this bankruptcy petition.					

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Del	btor 1 Robert		Е		Gant	Case num	ber (if known)		
	First Name				ast Name				
Par	Report About Any	Busir	esses	S You Own as a Sole	Proprietor				
	Are you a sole proprietor of any full-	✓	No.	Go to Part 4.					
	or part-time business?		Yes.	Name and location of	business				
	A sole proprietorship is a business you			Name of business, if a	ny				
	operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Number	Street				
	If you have more than one sole			City		State	Zip Code		
	proprietorship, use a separate sheet and			Check the appropria	ate box to desc	cribe your business:			
	attach it to this			Health Care B	usiness (as def	ined in 11 U.S.C. § 1	01(27A))		
	petition.	Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))							
		Stockbroker (as defined in 11 U.S.C. § 101(53A))							
				Commodity Br	oker (as define	ed in 11 U.S.C. § 101	(6))		
	None of the above				oove				
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	appi shee	ropriate et, state						
			Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
Par	rt 4: Report if You Owr	or H	ave A	ny Hazardous Prope	erty or Any Pı	operty That Need	s Immediate Attent	tion	
14.	Do you own or have								
	any property that poses or is alleged to		No. Yes.	What is the hazard?					
	pose a threat of imminent and			If immediate attention is	needed, why is	it needed?			
	identifiable hazard to public health or eafety? Or do you								
safety? Or do you own any property				Where is the property?	Number	Street			
	that needs immediate attention?					Girect			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	•	State	Zip Code	

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 Debtor 1
 Robert First Name
 E
 Gant Last Name
 Case number (if known)

 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Robert First Name		ant Case r	number (if known)			
	estions for Reporting Purposes	ast reality				
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual of No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily line 16b.	primarily for a personal, fami business debts? Business of vestment or through the ope	lebts are debts that you incurred to obtain exation of the business or investment.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		y exempt property is excluded and administrative te to unsecured creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million			
Part 7: Sign Below	11	11.1.1				
For you	correct. If I have chosen to file under Chapter 11, United States Code. I under Chapter 7. If no attorney represents me and	apter 7, I am aware that I may understand the relief availat	perjury that the information provided is true and proceed, if eligible, under Chapter 7, 11,12, or 13 ple under each chapter, and I choose to proceed a someone who is not an attorney to help me fill red by 11 U.S.C. § 342(b).			
	out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Robert Gant Signature of Debtor 1		Signature of Debtor 2			
	Executed on 2/3/2017 MM / DD	/ YYYY	Executed on			

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Debtor 1 Robert	E	Gant	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	lules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Morsheda Hash	em	Date _	2/3/2017
	Signature of Attorney	****		IM / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enile		
	Street	Siluo		
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Robert	E	Gant
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
Jnited States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	\$0.00
	\$9,390.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$9,390.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$14,548.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$4,500.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$36,063.00
	\$55,111.00
Your total liabilities	
Your total liabilities art 3: Summarize Your Income and Expenses	
art 3: Summarize Your Income and Expenses . Schedule 1: Your Income (Official Form 1061)	\$2,016.00
art 3: Summarize Your Income and Expenses	\$2,016.00
art 3: Summarize Your Income and Expenses . Schedule I: Your Income (Official Form 106I)	\$2,016.00 \$1,516.00

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Deb	otor 1 Robert	E	Gant	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Qu	lestions for Administra	tive and Statistical Record	ls	
6. A	re you filing for bankrupt	cy under Chapters 7, 11, c	or 13?		
Г	No. You have nothing t	o report on this part of the fo	orm. Check this box and submit	this form to the court with your other so	chedules.
-	✓ Yes.			•	
L	<u>v</u>				
7. V	Vhat kind of debt do you h	nave?			
				an individual primarily for a personal,	
			Fill out lines 8-10 for statistical p		
		imarily consumer debts. You it is your other schedules.	ou have nothing to report on this	s part of the form. Check this box and s	ubmit
		,			
		our Current Monthly Incom Form 122B Line 11; OR , F	ne: Copy your total current mont	hly income from Official	\$0.00
	1 01111 122A-1 LIIIe 11, 01 ,	TOIN 122B Line 11, OH, 1	OIIII 1220-1 LIII e 14.		
9.	Copy the following spec	ial categories of claims fro	om Part 4, line 6 of Schedule I	E/F:	
	From Part 4 on Schedul	e E/F, copy the following:	Total claim		
		, ,			
	9a. Domestic support obli	igations (Copy line 6a.)		\$0.00	
	9h Taxes and certain other	er debts you owe the govern	ment (Conviline 6h.)	\$4,500.00	
		, ,	, , ,		
	9c. Claims for death or pe	rsonal injury while you were	intoxicated. (Copy line 6c.)	Ψ0.00	
	9d. Student loans. (Copy	\$23,985.00			
	9e. Obligations arising ou	t of a separation agreement	or divorce that you did not report	\$0.00	
	priority claims. (Copy line		,		
	Of Debte to pension or pr	rofit-charing plane, and other	r similar debts. (Copy line 6h.)	\$0.00	
	or. Depte to pension or pr	om shailing plans, and other	Similar debts. (Oopy line on.)		

\$28,485.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informatio	n to identify your c	ase:					
Debtor 1	Rob	ort	E		Gant			
Debtor I		Name	Middle N	ame	Last Name			
Debtor 2 (Spouse, if fi	ling) First	Name	Middle N	ame	Last Name			
United Sta		ptcy Court for the:	Northern	arro	District of Illinois			
		proy Court for the.	Northern		(State)			
Case num (If known)	iber							
Officia	ıl Form	106A/B						Check if this is an amended filing
		/B: Prope	rtv					12/1
				et an	asset only once. If an asset fits in mor	o than	one category list the	
					curate as possible. If two married peo			
-		lying correct infor I case number (if k			s needed, attach a separate sheet to	this fo	rm. On the top of any a	additional pages,
ــــــــــــــــــــــــــــــــــــــ		•	•		· Other Real Estate You Own or H	lave a	n Interest In	
					residence, building, land, or similar p			
	No. Go to		jurtubio intorcot i	,	Todiacioo, banang, iana, or onmar p	ТОРОП	, .	
	Yes. Wher	e is the property?						
				Wha	t is the property? Check all that apply.		Do not deduct secured	claims or exemptions. Put
1.1					Single-family home		the amount of any secu	red claims on Schedule D:
	Street address, if available, or other description		other description		Ouplex or multi-unit building		Creditors Who Have Claims Secured by Propert	
				Ħ	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			
	Number	Street			_and		Describe the neture of	f vour ownorchin
	rvamber	Giroci		ш	nvestment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.
				Ш				emmunity property
				Who one.	has an interest in the property? Chec	k	(see instructions)	
					Debtor 1 only		Ц	
				П	Debtor 2 only			
				Ħ	Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about t	his ite	m, such as local	
If you	own or hav	ve more than one, li	et hara:	prop	erty identification number:			
ii you	OWII OI IIA	re more than one, in	ot Holo.	Wha	t is the property? Check all that apply.		Do not deduct secured	claims or exemptions. Put
1.2	Otro et e el el	was if available an			Single-family home			red claims on Schedule D: aims Secured by Property.
	Street add	ress, if available, or	other description		Duplex or multi-unit building			
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
				ш	Manufactured or mobile home			
	Number	Street		ш	_and		Describe the nature o	f vour ownership
					nvestment property Fimeshare		interest (such as fee s the entireties, or a life	simple, tenancy by
	City	State	Zip Code		Other			e estate), ii known.
				ш			Check if this is co	mmunity property
				Who one.	has an interest in the property? Chec	k	(see instructions)	
					Debtor 1 only		Ц	
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about t erty identification number:	his ite	m, such as local	

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Debtor 1	Robert First Name	E Middle Name	Gant Last Name	Case number	(if known)	
	et address, if available, or oth		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	t apply.	the amount of any secu	-
City	State	[] [] [] []	Timeshare Other Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	nother	Check if this is co (see instructions)	estate), if known.
	the dollar value of the por ve attached for Part 1. Wr	tion you own for a	.	luding any entrie	s for pages	
Do you ow you own tl		equitable interest ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Execute cycles			
☐ No ✓ Yes						
3.1	Make Model: Year: Approximate mileage:	200 2013 57000	Who has an interest in the proone. ✓ Debtor 1 only Debtor 2 only	operty? Check	the amount of any secu	claims or exemptions. Put used claims on Schedule D: aims Secured by Property. Current value of the
	Other information: 2013 Chrysler 200		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		entire property? \$8425.00	portion you own? \$8425.00
3.2	Make Model: Year:		Who has an interest in the proone.	pperty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Robert First Name	E Middle Name	Gant Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communing instructions)	nly s and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communing instructions)	nly s and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
			,		_	
	mples: Boats, trailers, motor No Yes Make Model:	•	who has an interest in the	motorcycle accessori	Do not deduct secured the amount of any secu	claims or exemptions. Pu
Exar	mples: Boats, trailers, motor No Yes Make	•	er recreational vehicles, other , fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessori property? Check hly s and another	Do not deduct secured the amount of any secu	

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D	ebtor 1	Robert First Name	E Middle Name	Gant Last Name	Case number (if known)	
Pa	ırt 3:		our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	rest in any of the following	ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, fumiture, linens, china, kitcl	henware		
<u>✓</u>	No Yes. [Describe	Couch and Loveseat			\$500.00
		tronics bles: Television	s and radios; audio, video, stereo, a	and digital equipment; compu	ters, printers, scanners; music	
<u>✓</u>		Describe	Misc. Electronics			\$200.00
	Examp		ue and figurines; paintings, prints, or o in, or baseball card collections; othe			
✓	No Yes. [Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hob s; carpentry tools; musical instrume		I tables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and rela	ated equipment		
✓	No					
	Yes. [Describe				
	1. Clo		clothes, furs, leather coats, designer	r wear, shoes, accessories		1
	No					
✓	Yes. [Describe	Used Clothing			\$225.00
		-	ewelry, costume jewelry, engageme er	ent rings, wedding rings, heirld	oom jewelry, watches, gems,	
	No Yes. [Describe				
		n-farm animal bles: Dogs, cats	s, birds, horses			I
✓	No					
	Yes. [Describe				
_	4. Any No	other persor	aal and household items you did	not already list, including a	ny health aids you did not list	
		Describe				
	l ∣5. Add	the dollar va	llue of all of your entries from Pa	ırt 3, including any entries f	or pages you have attached	\$925.00
	ui	tilu				

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Debt	or 1 Robert	E Middle Name	Gant Last Name	Case number (if known)	
Part 4		Financial Assets	Lastinairie		
Doy		y legal or equitable interest	in any of the follow	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. (xamples: Money you ha	ave in your wallet, in your home, in	•	on hand when you file your petition	\$25.00
17.	Deposits of money Examples: Checking, s		; certificates of deposit;	Cash:shares in credit unions, brokerage houses, stitution, list each.	
	No ✓ Yes		Institution name:		
		17.1. Checking account:	TCF Bank		\$15.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			-
		17.9. Other financial account:			
18.		or publicly traded stocks is, investment accounts with broker Institution or issuer name:	age firms, money marke	t accounts	
19.	Non-publicly traded s an LLC, partnership,		ted and unincorporate	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb	tor 1 Robert First Name	E Middle Name	Gant Last Name	Case number (if known)	
20.	Negotiable instruments	orate bonds and other negotials include personal checks, cashiers ents are those you cannot transfer assuer name:	checks, promissory n	otes, and money orders.	
21.	Retirement or pension		thrift cayings account	ts, or other pension or profit-sharing plans	
		na, Enioa, Reogii, 401(k), 403(b)	i, tillit savings accoun	is, or other pension or profit-straining plans	
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	-		
	,	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ No		Institution name:		
	Yes	Electric:	-		
		Gas:			
		Heating oil:	-		
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or f	or a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Robert	E	Gant	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in 530(b)(1), 529A(b), and 529(b)(1).	ո a qualified ABLE program, o	under a qualified state tuition program.	
	✓ No Yes	Institution name and description. S	separately file the records of any i	nterests.11 U.S.C. § 521(c):	
0.5	Turata agrita	hla ay fishiya intayanta in nyanan	(athau than an dhinn lintad i	a line 4) and violate as passes	
25.		ble or future interests in propert or your benefit	y (other than anything listed i	inne 1), and rights or powers	
	✓ No Yes. Descri	ribe			
26.		rights, trademarks, trade secret rnet domain names, websites, proc		=	
	✓ No Yes. Descri	ribe			
27.		nchises, and other general intang Iding permits, exclusive licenses, co		quor licenses, professional licenses	
	✓ No				
	Yes. Descri	ribe			
	ev or proper	ty owed to you?			0 1 1 (11
Mon	ley or proper	,			Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov				portion you own?
	Tax refunds ov				portion you own? Do not deduct secured
	Tax refunds ov			Federal:	portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s about you a	pecific information t them, including whether llready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s about you a and the	pecific information t them, including whether liready filed the returns he tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s about you a and to	pecific information t them, including whether llready filed the returns he tax years	support, child support, mainten	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spousal	support, child support, mainten	State: Local: ance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years	support, child support, mainten	State: Local: ance, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spousal	support, child support, mainten	State: Local: ance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spousal	support, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spousal	support, child support, mainten	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unpa	pecific information t them, including whether llready filed the returns he tax years t due or lump sum alimony, spousal specific information	nents, disability benefits, sick pay	State: Local: ance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amount: Examples: Unp	pecific information t them, including whether liready filed the returns he tax years t due or lump sum alimony, spousal specific information	nents, disability benefits, sick pay	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past No Yes. Give s Other amounts Examples: Unpa	pecific information t them, including whether dready filed the returns he tax years t due or lump sum alimony, spousal specific information	nents, disability benefits, sick pay	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 tt \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Robert		E	Gant	Case number (if known)	
	First Na	ame	Middle Name	Last Name		
31.	Interests	in insurance pol	licies			
				savings account (HSA); credit,	homeowner's, or renter's insurance	
	—					
	✓ No		(Company name:	Beneficiary:	Surrender or refund value
	Yes. N	lame the insuran	ce company	ompany name.	Derrendary.	ounerider of ferund value
		h policy and list i				
			=			_
			_		-	
			_			
32.	Any intere	est in property t	hat is due you from so	meone who has died		
					icy, or are currently entitled to receive	
	property b	ecause someone	has died.			
	No.					
	✓ No					
	Yes. D	Describe				
	_					
33.	Claims ac	ainst third parti	ies. whether or not vo	u have filed a lawsuit or mad	e a demand for payment	
				nce claims, or rights to sue		
		•	•			
	✓ No					
	Yes. D	Describe				
	ш					
0.4	Otherse				valaima af the debtay and violeta	
34.	to set off		ilquidated claims of ev	ery nature, including counte	rclaims of the debtor and rights	
	to set on	Ciainis				
	No No					
	H voo F) oo orib o				
	L res. L	Describe				
35.	Any finan	cial assets you o	did not already list			
	No No					
	Yes. D	Describe				
36.	Add the d	ollar value of al	I of your entries from	Part 4, including any entries	for pages you have attached	\$40.00
	for Part 4	. Write that num	nber here			Ψ+0.00
Part	5: Desc	ribe Anv Busii	ness-Related Prop	erty You Own or Have an	Interest In. List any real estate in P	art 1.
37.	Do you ov	vn or nave any i	egai or equitable inte	rest in any business-related p	property?	
	No G	o to Part 6.				Current value of the
						portion you own?
	Yes. C	Go to line 38.				Do not deduct secured claims
						or exemptions
38.	Accounts	receivable or c	ommissions you alrea	dy earned		
	—					
	✓ No					
	Yes. D	Describe				
	_					
						_
30	Office	inment furnish	ings, and supplies			
JJ.	-	-		nodems printers copiers fav n	nachines, rugs, telephones, desks, chairs, e	electronic devices
	LAGITIPICS.	Dasii 1003-16ial6u	i ooniputois, sonwale, i	induction, printers, copiers, lax in	naominos, rugo, tolopriories, desiro, orialis, e	ACCUSING GOVIOUS
	✓ No					
	H Vac F	Describe				
	L 163. L					

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Deb	tor 1 Robert	E	Gant	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you use i	n business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
41	Inventory				
71.					
	✓ No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	Nam	e of entity:	% of ownership:	
	information about				
	them				· -
				· · · · · · · · · · · · · · · · · · ·	
					<u> </u>
43.	Customer lists, mailing	g lists, or other compilations			
	✓ No				
		include personally identifiable in	formation (as defined in 11	U.S.C. § 101(41A))?	
	No Yes Deed	ovilo o			
	Yes. Desc	INDE			
44.	Any business-related	property you did not already	list		
	—				
	Yes. Give specific information				
					_
					_
1E A	dd the deller velue of	all of your antring from Bart 5	including one ontrice fo	r nagaa yay baya attaabad	
		all of your entries from Part 5 er here		pages you have attached	
<u> </u>					
Part		arm- and Commercial Fis n interest in farmland, list it in Part		y You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable interes	t in any farm- or commer		
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
					or exemptions
47.	Farm animals Examples: Livestock, p	oultry farm-raised fish			
		ounty, faith faidea fioth			
	✓ No				
	Yes. Describe				

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Debto		Robert First Name	E Middle Name	Gant Last Name	Cas	e number (if known)	
48.	Cro	ps-either growing	or harvested				
	✓	No Yes. Describe					
49.	Farr	n and fishing equi	pment, implements, machinery, fix	tures, and tools of	trade		
	✓	No Yes. Describe					
50.	Farr	n and fishing supp	lies, chemicals, and feed				
	✓	No					
		Yes. Describe					
51.	_ Any	farm- and comme	rcial fishing-related property you	did not already list			
	V	No					
		Yes. Describe					
			II of your entries from Part 6, inclu r here		r pages you ha	eve attached	
Part 7	: 1	Describe All Pro	pperty You Own or Have an Int	terest in That Yo	u Did Not Lis	t Above	
			perty of any kind you did not alrea is, country club membership	dy list?			
		No	is, country dub membership				
	П	Yes. Give specific					
		information					
54. Ad	d th	e dollar value of a	II of your entries from Part 7. Write	e that number here			<u> </u>
Dort 0		l ist the Totals o	f Each Part of this Form				
Part 8							
55. P	art 1	l: Total real estate	e, line 2				
56. p a	art 2	total vehicles, lir	ne 5	\$8425.00			
57. Pa	art 3	: Total personal a	nd household items, line 15	\$925.00			
58. Pa	art 4	: Total financial as	ssets, line 36	\$40.00			
59. P	art 5	5: Total business-r	elated property, line 45				
60. P	art 6	6: Total farm- and	fishing-related property, line 52				
61. P	art 7	7: Total other prop	erty not listed, line 54				
62. T	otal	personal property	Add lines 56 through 61	\$9390.00	_	Copy personal property total	+ \$9390.00
							\$9390.00
63. T o	tal (of all property on S	Schedule A/B. Add line 55 + line 62.				

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Fill in this information to identify your case:								
Debtor 1	Robert	E	Gant					
	First Name	Middle Name	Last Name					
Debtor 2	Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States B	ankruptcy Court for the:	Northern	District of Illinois					
Case number (If known)			(State)					

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Identity the Property You Clair	n as Exempt						
1.		Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.						
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Chrysler 200, 2013, 2013 Chrysler 200 Line from Schedule A/B: 03	\$8,425.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Brief			735 ILCS 5/12-1001(b)				
	description:	\$500.00	\$0					
	Couch and Loveseat		100% of fair market value, up to any	-				
	Line from Schedule A/B: 06		applicable statutory limit					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor 1 Robert Е Gant Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$200.00 description: **✓** \$200.00 Misc. Electronics 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$25.00 description: **✓** \$25.00 Cash on Hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(a) Brief \$225.00 description: **✓** \$225.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$15.00 description: \$15.00 Checking account, TCF 100% of fair market value, up to any Bank applicable statutory limit

Line from Schedule A/B:

17

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Fill in	this information to identify your ca	çe.				
Debto	or 1 Robert First Name	E Middle Name	Gant Last Name			
Debto		Middle Name	Last Name			
(Spous	e, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the:	Northern	District of Illinois			
	number		(State)			
(If knov	<u> </u>				П	Check if this is a
	icial Form 106D	347 1 11	01 : 0			amended filing
	hedule D: Credite					12/1
	complete and accurate as possib space is needed, copy the Addition					
	and case number (if known).	mai r age, illi it out, ilulii	ser the entires, and attach it to the	ins form. On the top	or any additional pay	ges, write your
1. I	Do any creditors have claims se	ecured by your property	ι?			
ı	No. Check this box and subm	nit this form to the court wi	ith your other schedules. You have	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information	n below.				
Part	1: List All Secured Claims					
2.	List all secured claims. If a credit separately for each claim. If more the in Part 2. As much as possible, list name.	nan one creditor has a partic	cular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
	PRESTICE FINANCIAL OVO				this claim	
2.1	PRESTIGE FINANCIAL SVC Creditor's Name	Describe the property t	hat secures the claim:	\$13,608.00	\$8,425.00	<u>\$5,183.00</u>
	1420 S 500 W	Chrysler 200 Value: \$8,4				
	Number Street	Contingent	the claim is: Check all that apply.			
	041714850178 117 04445					
	SALT LAKE CITY UT 84115 City State ZIP Code	Unliquidated				
	Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check all				
	Debtor 2 only	An agreement you m car loan)	ade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	_ ′	as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a	a lawsuit			
	Check if this claim relates	Other (including a rig	ht to offset)			
	to a community debt Date debt was 2/1/2016 incurred	Last 4 digits of account	t number 6072			
2.2	AMER FST FIN	Describe the property t	hat secures the claim:	\$940.00	\$500.00	\$440.00
	Creditor's Name 3515 N. Ridge Rd, Suite 200	18 InstallmentLoan: Cou				
	Number Street	As of the date you file,	the claim is: Check all that apply.			
		Contingent				
	Wichita KS 67205	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check all	that apply.			
	Debtor 2 only	An agreement you m car loan)	ade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	Statutory lien (such a	as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a	a lawsuit			
	Check if this claim relates	Other (including a rig	ht to offset)			
	to a community debt Date debt was 6/1/2016 incurred	Last 4 digits of account	t number0001			
		our entries in Column A	on this page. Write that number	\$14,548.00		

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Fill in t	his inforn	nation to identify your ca	ase:		ĺ			
Debtor	· 1	Robert	E	Gant				
Debtor	· 2	First Name	Middle Name	Last Name				
(Spouse,	, if filing)	First Name	Middle Name	Last Name				
United	States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case n (If known	iumber 1)			<u> </u>				
Offic	ial Fo	orm 106E/F			_	Chec	k if this is an	amended filing
Sch	nedu	le E/F: Cre	ditors Wh	o Have Unsecure	d Claims			12/15
other p Form 10 claims the ent known) Part 1	arty to a 06A/B) a that are ries in the List A no any cre	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C	s or unexpired leases to cutory Contracts and creditors Who Hold Clatach the Continuation Y Unsecured Claims		executory contracts G). Do not include a ace is needed, copy	s on Sc <i>hedul</i> iny creditors the Part you	e A/B: Prope with partial uneed, fill it	erty (Official ly secured out, number
lis As C	ist all of steed, idensis much a	tify what type of claim it i s possible, list the claims on Page of Part 1. If more	is. If a claim has both pr s in alphabetical order ac e than one creditor hold	as more than one priority unsecured clai riority and nonpriority amounts, list that cording to the creditor's name. If you h s a particular claim, list the other credito ns for this form in the instruction bookle	claim here and show ave more than two pr rs in Part 3.	both priority	and nonpriori	ty amounts.
		•			•	Total claim	Priority amount	Nonpriority amount
2.1	IDOR-Ba	nkruptcy Section		- Last 4 digits of account number		\$3,000.00	\$3,000.00	\$0.00
	Priority Co	reditor's Name		When was the debt incurred?	 n/a			
	Chicago City Who incu Debt Debt At lea	Illinois State urred the debt? Check of or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors an ck if this claim relates aim subject to offset?	id another	As of the date you file, the claim is apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts you government Claims for death or personal injuintoxicated Other. Specify	n: ou owe the ry while you were	\$1,500.00	\$1,500.00	\$0.00
		reditor's Name		 Last 4 digits of account number _ When was the debt incurred? 	 n/a	+ 1,0 0 0 10 0	4 1,00000	
	Number	Street		_				
	Debt Debt Debt At lea	hia Pennsylvar State urred the debt? Check of or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors an ck if this claim relates aim subject to offset?	Zip Code one. ad another	As of the date you file, the claim is apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim Domestic support obligations Taxes and certain other debts you government Claims for death or personal injuintoxicated Other. Specify	n: ou owe the ory while you were			

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Debto	r 1 Robert First Name	E Middle Name	Gant Last Name	Case number (if known)	
Part 2	List All of Your NONPRIC				
	o any creditors have nonpriority No. You have nothing to rep	/ unsecured claims a	gainst you?	court with your other schedules.	
u If	nsecured claim, list the creditor se	parately for each claim.	For each claim list	of the creditor who holds each claim. If a creditor has more ed, identify what type of claim it is. Do not list claims already incrt 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
					Total claim
4.1	cb/carson Nonpriority Creditor's Name PO BOX 15521			hen was the debt incurred? 2/1/2016	\$539.00
	Number Street			s of the date you file, the claim is: Check all that apply.	
	Wilmington Delaw City State Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? ✓ No Yes	Zip Co one. nd another	de C	Contingent Unliquidated Disputed Ope of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
4.2	CBNA			ast 4 digits of account number	\$3,765.00
	Nonpriority Creditor's Name PO Box 6497			hen was the debt incurred? 11/1/1979	
	Number Street Sioux Falls South City State Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? ✓ No Yes	nd another to a community debt	de C	contingent Unliquidated Disputed pe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
4.3	City of Chicago - Dep't of Revenu Nonpriority Creditor's Name PO Box 88292 Number Street	Je	w	then was the debt incurred? s of the date you file, the claim is: Check all that apply. Contingent	\$100.00
	Chicago Illinoi City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? No Yes	Zip Co one. nd another	de Ty	Unliquidated Disputed pe of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Parking Ticket	

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Gant Debtor 1 Robert E Case number (if known) Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Comcast \$350.00 Last 4 digits of account number Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated 98168 Washington City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Cable Bills Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT \$2,474.00 0526 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 5/1/2011 PO BOX 9635 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.6 \$2,086.00 Last 4 digits of account number 0526 Nonpriority Creditor's Name When was the debt incurred? 5/1/2011 PO BOX 9635 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No

Yes

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Е Gant Debtor 1 Robert Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 **DEPT OF ED/NAVIENT** \$1,951.00 Last 4 digits of account number 0714 Nonpriority Creditor's Name When was the debt incurred? 7/1/2013 PO BOX 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.8 DEPT OF ED/NAVIENT \$1,180.00 Last 4 digits of account number 0922 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 9/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.9 \$961.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 3/1/2013 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

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Debtor	1 Robert E Ga First Name Middle Name Las	ant Case number (if known)	
Part 2:		•	
	After listing any entries on this page, number them beginni	ng with 4.5, followed by 4.6, and so forth.	Total claim
4.10	FIFTH THIRD BANK Nonpriority Creditor's Name	Last 4 digits of account number	\$5,502.00
	5050 KINGSLEY DR	When was the debt incurred? 5/1/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CINCINNATI Ohio 45227	— Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.11	FST PREMIER		\$422.00
 	Nonpriority Creditor's Name	Last 4 digits of account number 2044	Ψ422.00
	3820 N LOUISE AVE Number Street	When was the debt incurred? 4/1/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	CIOLIV FALLO	Contingent	
	SIOUX FALLS South Dakota 57107 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		
	Yes		
4.12	Navient	Last Addition of account in order of 4004	\$7,049.00
	Nonpriority Creditor's Name	Last 4 digits of account number 1024	ψ.,στο.σσ
	1002 ARTHUR DR Number Street	When was the debt incurred? 9/1/2007	
		As of the date you file, the claim is: Check all that apply.	
	LYNN HAVEN Florida 32444	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		

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Debtor	1 Robert E First Name Middle Name	Gant Last Na	Case number (if known)	
art 2:	Your NONPRIORITY Unsecured Cla	ims - Continuatio	on Page	
	After listing any entries on this page, numb	er them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.13	Navient		— Last 4 digits of account number 1024	\$5,442.00
	Nonpriority Creditor's Name 1002 ARTHUR DR		When was the debt incurred? 9/1/2007	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	LYNN HAVEN Florida	32444	Contingent	
	City State	Zip Code	— Unliquidated	
	Who incurred the debt? Check one.		Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		✓ Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a commu	nity dobt	Debts to pension or profit-sharing plans, and other similar	
	_	inty debt	debts Other. Specify	
	Is the claim subject to offset? No			
	Yes			
.14	Navient		— Last 4 digits of account number 1024	\$2,718.00
	Nonpriority Creditor's Name 1002 ARTHUR DR		When was the debt incurred? 3/1/2008	
	Number Street			
			As of the date you file, the claim is: Check all that apply.	
	LYNN HAVEN Florida	32444	Contingent	
	City State	Zip Code	— Unliquidated	
	Who incurred the debt? Check one.		Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		✓ Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a commu	nitv debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	,	Other. Specify	
	No			
	Yes			
.15	Navient Nonpriority Creditor's Name		Last 4 digits of account number1024	\$124.00
	1002 ARTHUR DR		When was the debt incurred? 3/1/2008	
	Number Street		As of the date you file, the claim is: Check all that apply.	
			Contingent	
	LYNN HAVEN Florida	32444	Unliquidated	
	City State Who incurred the debt? Check one	Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only			
	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	<u>'</u>		✓ Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a commu	nity debt	debts	
	Is the claim subject to offset?		Other. Specify	
	✓ No		_	
	Yes			

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Debtor	1 Robert E	Gant Case number (if known)	
	First Name Middle Name	Last Name	
Part 2:	Your NONPRIORITY Unsecured Claims - Conti	inuation Page	
	After listing any entries on this page, number them beg		Total claim
4.16	Rise Credit	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 4150 International Plaza Suite 300	When was the debt incurred? n/a	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
		H	
	Fort Worth Texas 76109	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Payday Loan	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.17	Speedy Cash - Cottage Grove	Last 4 digits of account number	\$1,400.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	8701 S Cottage Grove Ave Number Street	when was the dept incurred:	
		As of the date you file, the claim is: Check all that apply.	
	-	Contingent	
	Chicago Illinois 60619	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	<u>'</u>	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Payday Loan	
	Is the claim subject to offset?		
	✓ No		
	Yes		

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ebtor 1	Robert		E	Gant	Case n	umber (if known)
	First Name		Middle Name	Last Name		
art 3:	List Others	to Be Notified	About a Debt That	t You Already Lis	ted	
coll coll cred	ection agenc ection agenc ditors here. If RRIS & HARRI	y is trying to colle y here. Similarly, you do not have	ect from you for a de if you have more tha	bt you owe to some an one creditor for a be notified for any	eone else, list the o any of the debts tha debts in Parts 1 o	u already listed in Parts 1 or 2. For example, if a riginal creditor in Parts 1 or 2, then list the t you listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
Nam					•	2 did you list the original creditor?
	1 W JACKSON			Line 4.3	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nur	mber Street	i 			one):	Part 2: Creditors with Nonpriority Unsecured Claims
CH	ICAGO	Illinois	60604	Last 4 digits	of account number	
City		State	Zip Code	=ust + digits	o. account number	

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Debtor 1 Robert Gant Case number (if known) Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$4,500.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$4,500.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$23,985.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar

6i. Other. Add all other nonpriority unsecured claims. Write

that amount here.

6j. Total. Add lines 6f through 6i.

\$12,078.00

\$36,063.00

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Fill in this information to identify your case:								
Debtor 1	Robert	E	Gant					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number			(,					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Perso	on or company with w	hom you have the c	ontract or lease		State what the contract or lease is for
2.1 Fryis Nam	on, Mark e			-	Residential Lease, Debtor is Lessee, Monthly Lease
Num	ber Street			-	
City		State	Zip Code	_	

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			_		
Fill in this info	rmation to identify your	case:			
Debtor 1	Robert	E	Gant		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois		
Coop number			(State)		
Case number (If known)					
				Check if this	is an
				amended filin	ıg
Official	Form 106H				
Schedul	e H: Your Co	debtors		1:	2/15
,	, ,	vou are filing a joint case, do	not list either spouse as	as a codebtor.)	
Idaho, Lo	uisiana, Nevada, New Me	u lived in a community pro exico, Puerto Rico, Texas, W		ory? (Community property states and territories include Arizona, California nsin.)	à,
	Go to line 3.				
Yes	. Did your spouse, form	ner spouse, or legal equiva	lent live with you at the	ne time?	
✓	No				
	Yes. In which commun	ity state or territory did you	u live?	Fill in the name and current address of that person.	
	Name of your spouse,	former spouse, or legal equ	ivalent	· <u></u> ·	
	Number Street				
	City	State	Zip C	Code	
3. In Colum	n 1, list all of your code	ebtors. Do not include you	r spouse as a codebto	tor if your spouse is filing with you. List the person shown in line 2	

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this in	formation to identify	vour case:						
Debtor 1	Robert	E	Gant					
Deptor I	First Name	Middle Name	Last N	Name		Chec	ck if this is:	
Debtor 2	E	N4: 1 11 N N 1					an amended filing	
(Spouse, if filing)	First Name	Middle Name	Last N				supplement showing post-petitio	n chantor 1
United States the:	Bankruptcy Court for	Northern	_ District of III	linois State)			xpenses as of the following date:	пспартегт
Case number			,	Jidioj		-		
(If known)						N	MM / DD / YYYY	
Official	Form 106I							
Schedu	le I: Your In	come						12/1
information a spouse. If mo number (if kr	about your spouse. I	f you are separated and , attach a separate she y question.	d your spou	se is n	ot filing with yo	u, do r	spouse is living with you, incontinclude information about onal pages, write your name a	your
1. Fill in you	r employment		Debtor 1	1			Debtor 2	
information	on.	Employment status		al			- Frankersed	
	e more than one job, eparate page with	_mproyment otatae	Emplo	oyea Imploye	d		Employed Not Employed	
informatio	n about additional		V		•			
employers		Occupation						
self-emplo	ırt time, seasonal, or yed work.	Employer's name						
	n may include student aker, if it applies.	Employer's address	Number St	treet			Number Street	
			City		State Zip C	Code	City State Zi	p Code
		How long employed there?						
Part 2: Giv	e Details About N	Monthly Income						
	onthly income as of t ss you are separated.	the date you file this form	n. If you have	nothin	g to report for any	y line, w	rite \$0 in the space. Include your	non-filing
	non-filing spouse have attach a separate she		combine the	informa	ation for all emplo	yers for	that person on the lines below. If	you need
					For Debtor 1		For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2	\$	0.00		
3. Estimat	e and list monthly over	rtime pay.		3	+ \$	0.00		
4. Calcula	te gross income. Add li	ne 2 + line 3.		4.	9	0.00		

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Debtor 1		E National Allega	Gant		Case number	(if		
	First Name	Middle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy li	ne 4 here		→	4.	\$0.00			
5. List all	payroll deductions:							
5a. Ta :	x, Medicare, and So	cial Security deductions		5a.	\$0.00			
5b. Ma	andatory contributio	ons for retirement plans		5b.	\$0.00			
5c. Vo l	luntary contribution	s for retirement plans		5c.	\$0.00			
5d. Re	quired repayments	of retirement fund loans		5d.	\$0.00			
5e. Ins	surance			5e.	\$0.00			
5f. Dor	mestic support oblig	gations		5f.	\$0.00			
5g. Un	ion dues			5g.	\$0.00			
5h. Ot	her deductions. Spe	ecify:		5h. +	\$0.00 +			
6. Add th +5h.	e payroll deductions	s. Add lines 5a + 5b + 5c + 5d + 5e	+5f + 5g	6.	\$0.00			
7. Calcula	ate total monthly ta	ke-home pay. Subtract line 6 from I	line 4.	7.	\$0.00			
8. List all	other income regul	arly received:						
bus	siness, profession, o							
gro		ach property and business showing and necessary business expenses, a come.	ınd	8a.	\$0.00			
8b. Int	erest and dividends	3		8b.	\$0.00			
	mily support paymer pendent regularly re	nts that you, a non-filing spouse, eceive	or a					
	elude alimony, spousa orce settlement, and p	al support, child support, maintenand property settlement.	ce,	8c.	\$0.00			
8d. Un	employment compe	ensation		8d.	\$0.00			
	cial Security			8e.	\$2,016.00			
Incl cas unc hou	lude cash assistance a h assistance that you	istance that you regularly receive and the value (if known) of any non- receive, such as food stamps (bene Nutrition Assistance Program) or	-	8f.	\$0.00			
8a. Pe	nsion or retirement	income		8g.	\$0.00			
Ü	her monthly income			8h. +	\$0.00 +			
	-	ines 8a + 8b + 8c + 8d + 8e + 8f +8	g + 8h.	9.	\$2,016.00			
	ate monthly income e entries in line 10 for	e. Add line 7 + line 9. r Debtor 1 and Debtor 2 or non-filing	spouse	10.	\$2,016.00 +		=	\$2,016.00
Include friends	e contributions from a or relatives.	entributions to the expenses that your unmarried partner, members of your salready included in lines 2-10 or an	our househo	ld, your	dependents, your roomm			
Specify	r:						11. +	\$0.00
		st column of line 10 to the amoun ummary of Schedules and Statistical					12.	\$2,016.00
✓ N	o.	se or decrease within the year afto	er you file t	his form	?			Combined monthly income
L Y∙	es. Explain:							

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		Doc	ument Page 36 of 75		
Fill in this infor	rmation to identi	fy your case:			
Debtor 1	Robert First Name	E Middle Name	Gant Last Name		
Debtor 2	T HOT HAITO	Wildelie Harrie	Lastitatio	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fill	ing
United States E	Bankruptcy Court	t for the: Northern	District of Illinois (State)		showing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	Y
Official	Form 10)6J			
Schedul	e J: Your	Expenses			12/1:
information. If		as possible. If two married people a needed, attach another sheet to this tion.			
	cribe Your Ho				
1. Is this a joi	int case?				
✓ No. Go	o to line 2				
Yes. D	oes Debtor 2 liv	re in a separate household?			
	No	·			
L		must file Official Forms 106 L 2. Fyna	proces for Congreta Household of Dobt	o	
		2 must file Official Forms 106J-2, Expe	нтѕеѕ тот зерагате поиѕетоти от рерг)I 2.	
-	ve dependents?	No			
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	14 years	No.
			Ol- "L-I	45	✓ Yes. No.
			Child	15 years	Yes.
	penses include of people other	✓ No			V 100.
than yourself an dependent		Yes			
Part 2: Esti	mate Your On	ngoing Monthly Expenses			
_	of a date after t	f your bankruptcy filing date unless he bankruptcy is filed. If this is a su	-		
	•	th non-cash government assistance cluded it on Schedule I: Your Income	•		Your expenses
	I or home owne or the ground or	rship expenses for your residence. I lot. 4.	nclude first mortgage payments and		\$475.00
If not inc	luded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Robert E Gant Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loan	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$150.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$350.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$20.00
10. Personal care products and services	10.	\$21.00
11. Medical and dental expenses	11.	\$25.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$150.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$125.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20	0.	
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:		\$0.00
18. Your payments of alimony, maintenance, and support that you did not rep	oort as deducted from	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:		***
	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or or 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
	206	

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Debtor 1 Robert	E	Gant	Case number (if known)	
First Name	Middle Name	Last Name		
21.Other. Specify:			21	\$0.00
22. Calculate your m	•			\$1,516.00
22a. Add lines 4 th	9			\$0.00
. ,	(monthly expenses for Debtor 2), if ar	**		\$1,516.00
22c. Add line 22a	and 22b. The result is your monthly e	xpenses.	22.	
23. Calculate your m	onthly net income.			
23a. Copy line 12	(your combined monthly income) fror	n Schedule I.	23a	\$2,016.00
23b. Copy your m	onthly expenses from line 22 above.		23b	\$1,516.00
	monthly expenses from your monthly	y income.		\$500.00
The result is y	your monthly net income.		23c	
mortgage paymer No Yes	you expect to finish paying for your cant to increase or decrease because of a			

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Fill in this information to identify your case:							
Debtor 1	Robert	Е	Gant				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			(Gratis)				

Official Form 106Dec

Check if this is an
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
x	•	×	
^	Signature of Debtor 1	Signature of Debtor 2	
		·	
	Date 2/3/2017 MM/DD/YYYY	Date MM/DD/YYYY	

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Debtor		Robert	Е	Gant			
Debtor		First Name	Middle Na	me Last Nam	е		
(Spouse		First Name	Middle Na	me Last Nam	e		
United	States Bar	nkruptcy Court for the:	Northern	District of Illino			
	umber			(Stat	e) 		
(If known	n)						Check if this is a
Offi	cial F	orm 107					amended filing
Stat	emen	t of Financia	al Affairs fo	r Individuals	Filing for Bankı	ruptcv	12/1
inform	ation. If r		ed, attach a separ		together, both are equal On the top of any addit		
Part 1	Give D	Details About Your	Marital Status a	nd Where You Lived	Before		
1. \	What is yo	our current marital st	atus?				
	Marri	ed					
		ed narried					
2.	Not m	narried	ou lived anywhere o	other than where you liv	ve now?		
2. 1	Not m	narried	ou lived anywhere o	other than where you liv	ve now?		
2.	Not m During the	narried e last 3 years, have yo	-	other than where you liv Byears. Do not include v			
2. I	Not m During the	narried e last 3 years, have yo	-				
2.	Not m During the	narried Hast 3 years, have you	-	B years. Do not include v			Dates Debtor 2 lived
2. I	Not m During the No Yes. I	narried Hast 3 years, have you	-	B years. Do not include v	vhere you live now.		Dates Debtor 2 lived there
2.	Not m During the No Yes. I	narried Hast 3 years, have you	-	B years. Do not include v	vhere you live now.		
2.	Not m During the No Yes. I Debto	narried e last 3 years, have you ist all of the places you or 1:	-	B years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1		Same as Debtor 1
2.	Not m During the No Yes. I Debto	narried e last 3 years, have you ist all of the places you or 1:	-	Dates Debtor 1 lived there	where you live now. Debtor 2:		Same as Debtor 1 From
2.	Not m During the No Yes. I Debto	narried e last 3 years, have you ist all of the places you or 1: S Main per Street	ou lived in the last 3	B years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1		Same as Debtor 1
2.	Not m During the No Yes. I Debto	narried e last 3 years, have you ist all of the places you or 1: S Main per Street	-	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1	Zip Code	Same as Debtor 1 From
2.	Not m During the No Yes. I Debto 8534 Numb Chicae	narried e last 3 years, have you ist all of the places you or 1: S Main per Street	ou lived in the last 3	Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	Zip Code	Same as Debtor 1 From
2.	Not m During the No Yes. I Debto 8534 Numb Chicae City	e last 3 years, have your ist all of the places your it: S Main per Street go Illinois State	ou lived in the last 3	Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2.	Not m During the No Yes. I Debto 8534 Numb Chicae City	e last 3 years, have your list all of the places your list. S Main per Street GO Illinois State	ou lived in the last 3	B years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From
2.	Not m During the No Yes. I Debto 8534 Numb Chicae City	e last 3 years, have your list all of the places your list. S Main per Street go Illinois State 82nd State	ou lived in the last 3	Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1

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Debtor	1 Robert E	Gant		umber (if known)		
		e Name Last Na	me			
Part 2:	Explain the Sources of Your Inc	come				
Fill	d you have any income from employm I in the total amount of income you receitivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busi	inesses, including part-time		ars?	
		Debtor 1		Debtor 2		
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
	From January 1 of current year until he date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business		
	For last calendar year: January 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$3000.00	Wages, commissions, bonuses, tips Operating a business		
	For the calendar year before that: January 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$2000.00	Wages, commissions, bonuses, tips Operating a business		
pul filin	lude income regardless of whether that in blic benefit payments; pensions; rental in g a joint case and you have income that teach source and the gross income from No Yes. Fill in the details.	come; interest; dividends; m you received together, list it	oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot		
		Debtor 1		Debtor 2		
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
	From January 1 of current year until the date you filed for bankruptcy:	Est. YTD SSI	\$2,050.00			
	For last calendar year: (January 1 to December 31, 2016)	Est. SSI	\$23,904.00			
	For the calendar year before that: (January 1 to December 31, 2015) YYYY	Est. SSI	\$23,904.00			

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Debtor 1 Robert Gant Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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First Name		Gan	nt	Case number	(if known)
	Middle Name	Last	Name		
agent, including one for a b such as child support and a	es; any general partners are an officer, director, p ousiness you operate as	s; relatives of any goerson in control, o	jeneral partners; part or owner of 20% or	nerships of which y more of their voting	
No No	1				
Yes. List all payments	to an insider.				
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City State	Zip Code				
Insider's Name					
Number Street					
City State	Zip Code				
insider? Include payments on debts No Yes. List all payments	guaranteed or cosigne	d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment
					Include creditor's name
Insider's Name					Include creditor's name
Insider's Name Number Street					Include creditor's name
	Zip Code				Include creditor's name
Number Street City State	Zip Code				Include creditor's name
Number Street	Zip Code				Include creditor's name
Number Street City State	Zip Code				Include creditor's name

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Debtor 1 Robert Gant Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Robert	E Middle Nove	Gant	Case number (if known)	
	First Name	Middle Name	Last Name		
11.	Within 90 days before you accounts or refuse to ma			bank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the details.				
			Describe the action the	ne creditor took Date action was taken	Amount
	Creditor's Name		-		
	Number Street		-		
			_ Last 4 digits of account	number: XXXX-	
	City Sta	te Zip Code	-		
12.	Within 1 year before you fi appointed receiver, a customated receiver.			possession of an assignee for the benefit of	f creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts an	nd Contributions			
13.	Within 2 years before you	ı filed for bankruptcy, did	d you give any gifts with a	total value of more than \$600 per person?	
	✓ No Yes. Fill in the details	for each gift.			
	Gifts with a total valu	ue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You	Gave the Gift	-		
	Number Street		-		
	City Sta	·	-		
	- order o rolationomp to	- ,			
	Person to Whom You	Gave the Gift	- -		
	Number Street		-		
	City Sta	te Zip Code	-		
	Person's relationship to	o you			

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ebtor 1	Robert	E		Gant	Case number (if kno	wn)	
	First Name		Middle Name	Last Name			
. Wit	hin 2 years before you	u filed for b	ankruptcy, did	you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
	No						
✓							
	Yes. Fill in the details	s for each g	gift or contribution	on.			
	Gifts or contribution	ns to charit	ies	Describe what you con	tributed	Date you	Value
	that total more than			Decembe unat you con	butou	contributed	valuo
	mar total more mar	4555					
	Charity's Name						
				_			
	Number Street			-			
	Number Offeet						
	City St	tata	Zin Codo	-			
	City St	tate	Zip Code				
		_					
t 6:	List Certain Losse	:5					
	Yes. Fill in the details Describe the proper how the loss occurr	rty you lost	and	Describe any insurance Include the amount that pending insurance claim	insurance has paid. List	Date of your loss	Value of property lost
				A/B: Property.			
Wit	out seeking bankrupto	filed for ba	inkruptcy, did y ring a bankrupt	rou or anyone else acting on tcy petition? r credit counseling agencies for			anyone you consulte
Wit	hin 1 year before you out seeking bankrupto	filed for bacy or prepai	inkruptcy, did y ring a bankrupt	tcy petition?			anyone you consulto
Wit	hin 1 year before you out seeking bankrupto ude any attorneys, ban No	filed for bacy or prepai	inkruptcy, did y ring a bankrupt	tcy petition?	or services required in your b		Amount of payment
Wit	hin 1 year before you but seeking bankrupto ude any attorneys, ban No Yes. Fill in the details	filed for bacy or prepai	inkruptcy, did y ring a bankrupt	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you but seeking bankrupto ude any attorneys, ban No Yes. Fill in the details Semrad Law Firm	filed for ba cy or prepa kruptcy petii	inkruptcy, did y ring a bankrupt	tcy petition? r credit counseling agencies for the counsel	or services required in your b	Date payment or transfer	Amount of
Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paic	filed for ba cy or prepa kruptcy petit	inkruptcy, did y ring a bankrupt	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Ave	filed for ba cy or prepa kruptcy petit	inkruptcy, did y ring a bankrupt	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paic	filed for ba cy or prepa kruptcy petit	inkruptcy, did y ring a bankrupt	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you but seeking bankrupto ude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Aven Number Street	filed for ba cy or prepai ekruptcy petit S.	nkruptcy, did y ring a bankrupt tion preparers, o	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Avi Number Street Chicago Illii	filed for bacy or preparative petitions.	nkruptcy, did y ring a bankrupt tion preparers, o	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you but seeking bankrupto ude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Aven Number Street Chicago Illii	filed for ba cy or prepai ekruptcy petit S.	nkruptcy, did y ring a bankrupt tion preparers, o	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Avan Number Street Chicago Illi City St	filed for bacy or preparative petitions. S. denue	nkruptcy, did y ring a bankrupt tion preparers, o	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Avon Number Street Chicago Illii City St Email or website address.	filed for bacy or preparation of the control of the	enkruptcy, did y ring a bankrupt tion preparers, o 60643 Zip Code	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Avan Number Street Chicago Illi City St	filed for bacy or preparation of the control of the	enkruptcy, did y ring a bankrupt tion preparers, o 60643 Zip Code	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Avi Number Street Chicago Illi City St Email or website addri Person Who Made the	filed for bacy or preparation of the preparation of	enkruptcy, did y ring a bankrupt tion preparers, o 60643 Zip Code	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Avi Number Street Chicago Illi City St Email or website addri Person Who Made the	filed for bacy or preparation of the preparation of	enkruptcy, did y ring a bankrupt tion preparers, o 60643 Zip Code	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
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Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Avon Number Street Chicago Illi City St Email or website addresses Who Made the Person Who Was Paid Number Street	filed for bacy or preparation of the preparation of	enkruptcy, did y ring a bankrupt tion preparers, o 60643 Zip Code	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Avon Number Street Chicago Illi City St Email or website addresses Who Made the Person Who Was Paid Number Street	filed for bacy or preparative petitions. definitions tate ress e Payment, in definition of the payment of the	enkruptcy, did y ring a bankrupt tion preparers, o 60643 Zip Code	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Avon Number Street Chicago Illi City St Email or website addresses Who Made the Person Who Was Paid Number Street	filed for bacy or preparative petitions. dependent of the petition of the pet	enkruptcy, did y ring a bankrupt tion preparers, o 60643 Zip Code	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you but seeking bankruptoude any attorneys, ban No Yes. Fill in the details Semrad Law Firm Person Who Was Paid 11101 S. Western Aven Number Street Chicago Illi City St Email or website addresses Who Made the Person Who Was Paid Number Street Chicago Illi City St Email or website addresses Who Made the Person Who Was Paid Number Street	filed for bacy or preparation of the property	ankruptcy, did y ring a bankrupt tion preparers, o 60643 Zip Code Zip Code	r credit counseling agencies for Description and value of transferred	or services required in your b	Date payment or transfer was made	Amount of payment

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Jebtor	1 Robert	E	Gant	Case number (if know	/n)	
	First Name	Middle Name	Last Name	·		
he	ithin 1 year before you filed to alp you deal with your credit on ot include any payment or to	ors or to make payn		our behalf pay or transfe	er any property to anyo	one who promised t
<u>-</u>	No					
	Yes. Fill in the details.					
			Description and value of transferred	any property	Date A payment or transfer was made	mount of payment
	Person Who Was Paid		-			
	Number Street		_			
			-			
	City State	Zip Code	_			
	clude both outright transfers and transfers that you have alread No Yes. Fill in the details.		security (such as the granting of ment.	a security interest or morto	gage on your property).	Do not include gifts
L			Description and value of	any Describe a	ny property or	Date
			property transferred		received or debts paid	transfer was made
	Person Who Received Trans	sfer	-			
	Number Street		_			
	City State Person's relationship to you	Zip Code	-			
			_			
	Person Who Received Trans	sfer	_			
	Number Street		_			
	City State Person's relationship to you	Zip Code	-			
be	ithin 10 years before you file eneficiary? hese are often called asset-prof		id you transfer any property to	a self-settled trust or si	milar device of which	you are a
Ē	No	,				
	Yes. Fill in the details.		Description and value o	f the property transferre	d	Date
				p p		transfer was made
	Name of trust					

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Debtor 1 Robert Gant Case number (if known) Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred FIFTH THIRD XXXX-1234 Checking 10/2016 \$ 0.00 Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code City State Zip Code

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Gant Debtor 1 Robert Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Debt		Robert		E	Gant	Case num	ber (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a part	y in any judic	ial or administ	trative proceeding under	r any environmental la	w? Include settlements and orde	rs.
	Ħ	Yes. Fill in the det	tails.					
	ш				Court or agency	Nat	ture of the case	Status of the
		Case title						case
					Court Name			Pending
		Case number			NumberStreet	,		On appeal
					City State	Zip Code		Concluded
Part	11:	Give Details Al	oout Your E	Business or C	onnections to Any Bu	usiness		
27.	Witl	nin 4 years before	you filed for	bankruptcy, di	d you own a business or	have any of the follow	ing connections to any business	?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma at least 5% c	nility company (naging executi f the voting or	rade, profession, or othe (LLC) or limited liability particle of a corporation equity securities of a cor	artnership (LLP)	e or part-time	
	Ħ				e details below for each I	business.		
	_		11.5			ure of the business	Employer Identification no include Social Security no	
		Business Name					EIN:	
		Number Street					Dates business existed	
		City	State	Zip Code	Name of account	ant or bookkeeper	From To	
		,					From To	
					Describe the nat	ure of the business	Employer Identification no include Social Security no	
		Business Name					EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code			From To	
					Describe the nat	ure of the business	Employer Identification no include Social Security no	
		Business Name					EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code		·	From To	

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Debt	tor 1	Robert	E	Gant	Case number (if known)
		First Name	Middle Name	Last Name	
28.		nin 2 years before you ditors, or other parties No Yes. Fill in the details b	S	give a financial statement	to anyone about your business? Include all financial institutions,
				Date issued	
		Name		MM/DD/YYYY	
		Number Street			
		Number Street			
		City St	tate Zip Code		
Part	10.	Sign Below			
		kruptcy case can resu	ult in fines up to \$250,000, or	imprisonment for up to 20	or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Robe Signature o	ert Gant of Debtor 1		Signature of Debtor 2
		Olg.Tutu.0 0	200101		Date
		Date 2/3/2	2017		
	Did yo	ou attach additional pa	ages to Your Statement of Fir	ancial Affairs for Individua	als Filing for Bankruptcy (Official Form 107)?
[≌	lo ′es			
L					
	oid yo	ou pay or agree to pay	someone who is not an attor	ney to help you fill out ban	kruptcy forms?
Ŀ	✓ N	lo			
	Y	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Robert E Gant		Case No.	
-	Debtor			(If known)
			Chapter	Chapter 13
D	ISCLOSURE OF CO	MPENSATION	OF ATTORNEY FO	R DEBTOR
compe	ant to 11 U.S.C. § 329(a) and Fed. Ba ensation paid to me within one year b red or to be rendered on behalf of the	efore the filing of the pe	tition in bankruptcy, or agreed to b	be paid to me, for services
For le	gal services, I have agreed to accept			\$4,000.00
Prior t	o the filing of this statement I have re	eceived		\$400.00
Baland	ce Due			\$3,600.00
2. The so	ource of the compensation paid to me	e was:		
	✓ Debtor	Other (specify)		
3. The so	ource of the compensation paid to me	e is:		
	✓ Debtor	Other (specify)		
	nave not agreed to share the above-d embers and associates of my law firn		with any other person unless they	are
└ m	nave agreed to share the above-disclo embers or associates of my law firm. e people sharing in the compensatio	A copy of the agreemen		
	rn for the above-disclosed fee, I have . Analysis of the debtor's financial sit bankruptcy;			
b	. Preparation and filing of any petitio	n, schedules, statement	s of affairs and plan which may be	required;
C	. Representation of the debtor at the	meeting of creditors and	d confirmation hearing, and any ad	journed hearings thereof;
d	. Representation of the debtor in adv	ersary proceedings and	other contested bankruptcy matte	rs;
6 By agr	reement with the debtor(s) the above	-disclosed fee does not	include the following services:	

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B 203 (12/94)

	CERTIFICATION
I certify that the foregoing is a com debtor(s) in this bankruptcy proceeding	plete statement of any agreement or arrangement for payment to me for representation of the gs.
2/3/2017	/s/ Morsheda Hashem
Date	Signature of Attorney
	Semrad Law Firm
	Name of law firm

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/3/2017	
Signed:	:	
/s/ Rob	ert Gant	
		/s/ Morsheda Hashem
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gant, Robert E Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MA	TRIX
Ti knowledge	he above named Debtors hereby verify e.	y that the attached list of creditors is t	rue and correct to the best of their
Date:	2/3/2017	/s/ Gant, Rober Gant, Robert E Signature of De	

PRESTIGE FINANCIAL SVC 1420 S 500 W SALT LAKE CITY, UT, 84115

Navient 1002 ARTHUR DR LYNN HAVEN, FL, 32444

FIFTH THIRD BANK PO Box 9013 Addison, TX, 75001

CBNA PO Box 6497 Sioux Falls, SD, 57117

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

AMER FST FIN 3515 N. Ridge Rd, Suite 200 Wichita, KS, 67205

cb/carson PO BOX 15521 Wilmington, DE, 19805

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD, 57107

IRS 1 PO Box 7346 Philadelphia, PA, 19101

IDOR-Bankruptcy Section PO Box 64338 Chicago, IL, 60664

Comcast p.o. box 196 Newark, NJ, 07101

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City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Speedy Cash - Cottage Grove 8701 S Cottage Grove Ave, Chicago, IL, 60619

Rise Credit 4150 International Plaza Suite 300 Fort Worth, TX, 76109

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2/3/2017	
Signed:	
/s/ Robert Gant	an 1 (Alil
llebre 1 2. Jant	/s/ Morsheda Hashem Morshede Jush
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Robert First Name	E Middle Name	Gant Last Name	Case number (if known)	
	estions for Reporting Purpo			
^{16.} What kind of debts do you have?	16a. Are your debts prima "incurred by an indivi ☐ No. Go to line 16b ☐ Yes. Go to line 17 16b. Are your debts prima	arily consumer det dual primarily for a b. 7. arily business debts or investment or th c.	personal, family, or househ s? Business debts are debt rough the operation of the	s that you incurred to obtain business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the No.	apter 7. Do you estima		erty is excluded and administrative d creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5 ,001	-5,000 -10,000 1-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,0 \$50,0	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
	correct. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents me out this document, I have obtained in accordance I understand making a false.	r Chapter 7, I am aw de. I understand the and I did not pay o otained and read the e with the chapter of statement, concealing cy case can result in	are that I may proceed, if ele relief available under each ragree to pay someone who notice required by 11 U.S. If title 11, United States Coong property, or obtaining m	de, specified in this petition. noney or property by fraud in nprisonment for up to 20 years, or
AASTANIAPON BOOMERS AND	Executed on 2/3/201	7 / DD / YYYY	Executed on	MM / DD / YYYY

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Debtor 1	Robert	E '	Gant
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	and schedules filed with this declaration and
×	/s/ Robert Gant Vellate Lat	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 2/3/2017 MM/DD/YYYY	Date MM/DD/YYYY

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Debtor 1		E	Gant	Case number (if known)	
ra in inclusional communication	First Name	Middle Name	Last Name	The state of the s	
28. Wi	thin 2 years before yo editors, or other partic	u filed for bankruptcy, did y es.	ou give a financial state	nent to anyone about your business? Include all financial institutions	
Ë	Yes. Fill in the details	s below.			
			Date issued		
	Name		MM/DD/YYYY	_	
	Number Street				
	City	State Zip Code	_		
Part 12:	Sign Below				
true	and correct. I underst hkruptcy case can res	tand that making a false sta	atement, concealing pro	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
	Signature of Debtor 1	of Debtor 1	7-0	Signature of Debtor 2	
	Date 2/3,	/2017	•	Date	
Did y	ou attach additional p	pages to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?	
Ľ.	lo ′es				
AA	— Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
Did y	ou pay or agree to pay	y someone who is not an at	torney to help you fill ou	bankruptcy forms?	
	ou pay or agree to pa	y someone who is not an at	torney to help you fill ou	bankruptcy forms?	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Gant, Robert E	Case No	
	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MAT	RIX
T knowledg		rify that the attached list of creditors is tru	ue and correct to the best of their
Date:	2/3/2017	/s/ Gant, Robert E	TOUR TOURS

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Deb	tor 1	Robert	E	Gant	Case number (if known)		
E WATER COURSE OF S		First Name	Middle Name	Last Name			
16.	Cal	Calculate the median family income that applies to you. Follow these steps:					
	16a	a. Fill in the state in which you liv	/e.	Illinois			
	16t	o. Fill in the number of people in	your household.	3			
	16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online					\$75,454.00	
17	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.						
17.	How do the lines compare?						
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.						
Part	3:	Calculate Your Commitme	ent Period Under 1	11 U.S.C. §1325	(b)(4)		
18.	Cop	y your total average monthly	income from line 11.			\$0.00	
19.	Dec con	duct the marital adjustment if nmitment period under 11 U.S.C	it applies. If you are r . § 1325(b)(4) allows y	narried, your spous ou to deduct part o	e is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.		
	19a	. If the marital adjustment does	not apply, fill in 0 on lir	ne 19a.		-\$0.00	
	19b	. Subtract line 19a from line 1	8.			\$0.00	
20.	Calculate your current monthly income for the year. Follow these steps:						
	20a	. Copy line 19b.				\$0.00	
		Multiply by 12 (the number of	months in a year).			x 12	
	20b	. The result is your current mont	hly income for the year	r for this part of the	form.	\$0.00	
	20c	. Copy the median family incom-	e for your state and siz	e of household fro	m line 16c.	\$75,454.00	
21.	Hov	v do the lines compare?					
	V	Line 20b is less than line 20c. U commitment period is 3 years.	Inless otherwise ordere Go to Part 4.	ed by the court, on	the top of page 1 of this form, check box 3, The		
		Line 20b is more than or equal 4, <i>The commitment period is 5</i>	to line 20c. Unless othe <i>years.</i> Go to Part 4.	erwise ordered by t	he court, on the top of page 1 of this form, check box		
Part	4: \$	Sign Below					
		Description for all III					
		By signing nere, I declare under	penalty of perjury that	the information on	this statement and in any attachments is true and correct.		
		🗴 /s/ Robert Gant 🛭 💪	1 -45	TI	v		
		Signature of Debtor 1	here.	Den .	Signature of Debtor 2		
		Date 2/3/2017			Date		
		MM/DD/YYYY			MM/DD/YYYY		
		If you checked 17a, do NOT fill of the state			39 of that form, copy your current monthly income from line	14	